

United States Bankruptcy Court

Eastern District of Texas

Case No. 11-60609

Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Jeff W Bell
2106 Hilltop Drive
Tyler, TX 75701

Kathy R Bell
2106 Hilltop Drive
Tyler, TX 75701

Social Security No.:

xxx-xx-7368

xxx-xx-7368

Employer's Tax I.D. No.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 2/24/14

Bill Parker
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Eastern District of Texas

In re:
 Jeff W Bell
 Kathy R Bell
 Debtors

Case No. 11-60609-bp
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0540-6

User: handv
 Form ID: B18

Page 1 of 2
 Total Noticed: 47

Date Rcvd: Feb 24, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 26, 2014.

db/db +Jeff W Bell, Kathy R Bell, 2106 Hilltop Drive, Tyler, TX 75701-4121
 cr +NATIONAL CAPITAL MANAGEMENT, LLC, PO Box 12786, Norfolk, VA 23541-0786
 6058177 +Bank of America, 1999 Broadway, Ste 2170, Denver, CO 80202-3025
 6058179 +Campbell Law Firm, PC, 228 W. Broad Street, Mineola, Texas 75773-2006
 6093683 +DSRM Natl Bk/Diamond Sham, c/o Creditors Bankruptcy Service, P O Box 740933,
 Dallas, Tx 75374-0933
 6158966 +Diamond Resorts san Luis Bay Development LLC, 10600 W Charleston Blvd,
 Las Vegas NV 89135-1014
 6058184 +Diamond Shamrock, PO Box 300, Amarillo, TX 79105-0300
 6655001 East Texas Medical, 1100 S Beckham Ave, Tyler TX 75701
 6074112 +First National Bank of Omaha, 1620 Dodge Street Stop Code 3105, Omaha Ne 68197-0002
 6058186 +HSBC, 2980 Meade Ave, Las Vegas, NV 89102-0729
 6058189 +Sunterra Financial Services, Inc., 3865 W. Cheyenne, North Las Vegas, NV 89032-3431

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QMJMCNALLY.COM Feb 25 2014 02:08:00 Michael McNally, 100 E. Ferguson, Suite 400,
 Tyler, TX 75702-5758
 cr +EDI: BASSASSOC.COM Feb 25 2014 02:08:00 Capital One, N.A, Bass & Associates, P.C.,
 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
 cr EDI: CIAC.COM Feb 25 2014 02:08:00 CitiMortgage Inc., P.O. Box 6941,
 The Lakes, NV 88901-6006
 cr EDI: RECOVERYCORP.COM Feb 25 2014 02:08:00 GE Capital Retail Bank,
 c/o Recovery Management Systems, Corp., Attn: Ramesh Singh, 25 SE 2nd Avenue, Suite 1120,
 Miami, FL 33131-1605
 cr +EDI: PRA.COM Feb 25 2014 02:08:00 PRA Receivables Management LLC, POB 41067,
 Norfolk, VA 23541-1067
 cr +E-mail/Text: dallas.bankruptcy@LGBS.com Feb 25 2014 02:25:53 Smith County,
 c/o Laurie A. Spindler, Linebarger Goggan Blair & Sampson, LLP, 2323 Bryan St., Suite 1600,
 Dallas, TX 75201-2637
 6058176 EDI: MERRICKBANK.COM Feb 25 2014 02:08:00 Advanta Bank Corp, P.O. Box 30715,
 Salt Lake City, UT 84130-0750
 6113008 EDI: MERRICKBANK.COM Feb 25 2014 02:08:00 Advanta Bank Corporation,
 c/o Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
 6066014 EDI: BANKAMER2.COM Feb 25 2014 02:08:00 FIA CARD SERVICES, N.A., PO Box 15102,
 Wilmington, DE 19886-5102
 6058178 +EDI: HFC.COM Feb 25 2014 02:08:00 Best Buy, PO Box 60148,
 City of Industry, California 91716-0148
 6136792 +EDI: OPHSUBSID.COM Feb 25 2014 02:08:00 CANDICA, LLC, C O WEINSTEIN AND RILEY, PS,
 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 6058180 EDI: CAPITALONE.COM Feb 25 2014 02:08:00 Capital One, PO Box 85015,
 Richmond, VA 23285-5015
 6122052 EDI: RESURGENT.COM Feb 25 2014 02:08:00 CR Evergreen II, LLC, MS 550, PO Box 91121,
 Seattle, WA 98111-9221
 6304634 +EDI: BASSASSOC.COM Feb 25 2014 02:08:00 Capital One, N.A, Bass & Associates, P.C.,
 3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083
 6058181 EDI: CHASE.COM Feb 25 2014 02:08:00 Chase, PO Box 52108, Phoenix, AZ 85072-2108
 6083426 EDI: CHASE.COM Feb 25 2014 02:08:00 Chase Bank USA, N.A., PO Box 15145,
 Wilmington, DE 19850-5145
 6240677 EDI: CIAC.COM Feb 25 2014 02:08:00 CitiMortgage, Inc., P.O.Box 140609,
 Irving TX 75014-0609
 6058182 EDI: CITICORP.COM Feb 25 2014 02:08:00 Citibank, P.O. Box 6409, The Lakes, NV 88901-6409
 6058183 +EDI: CIAC.COM Feb 25 2014 02:08:00 Citimortgage, PO Box 6006,
 The Lakes, Nevada 88901-6006
 6058185 EDI: DISCOVER.COM Feb 25 2014 02:08:00 Discover, PO Box 15316, Wilmington, DE 19850
 6060043 EDI: DISCOVER.COM Feb 25 2014 02:08:00 Discover Bank, DB Servicing Corporation,
 PO Box 3025, New Albany, OH 43054-3025
 6175462 +EDI: RESURGENT.COM Feb 25 2014 02:08:00 East Bay Funding, LLC,
 c/o Resurgent Capital Services, PO Box 288, Greenville, SC 29602-0288
 6336069 EDI: RECOVERYCORP.COM Feb 25 2014 02:08:00 GE Capital Retail Bank,
 c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami, FL 33131-1605
 6117374 EDI: RESURGENT.COM Feb 25 2014 02:08:00 GE Money Bank, c/o B-Line, LLC, MS 550,
 PO Box 91121, Seattle, WA 98111-9221
 6149540 +EDI: BASSASSOC.COM Feb 25 2014 02:08:00 HSBC Bank Nevada, N.A., Bass & Associates, P.C.,
 3936 E. Ft. Lowell Rd, Suite 200, Tucson, AZ 85712-1083
 6058187 EDI: IRS.COM Feb 25 2014 02:08:00 IRS, P O Box 7346, Philadelphia PA 19101-7346
 6058188 EDI: RMSC.COM Feb 25 2014 02:08:00 Jc Penney, PO Box 32000, Orlando, FL 32890
 6212671 +E-mail/Text: bknotice@ncmlc.com Feb 25 2014 02:25:57 National Capital Management, LLC.,
 8245 Tournament Drive, Suite 230, Memphis, TN 38125-1741
 6110351 EDI: PRA.COM Feb 25 2014 02:08:00 Portfolio Recovery Associates, LLC, PO Box 41067,
 Norfolk VA 23541
 6527176 EDI: RECOVERYCORP.COM Feb 25 2014 02:08:00 Portfolio Investments II LLC,
 c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue Suite 1120, Miami, FL 33131-1605

District/off: 0540-6

User: handv
Form ID: B18

Page 2 of 2
Total Noticed: 47

Date Rcvd: Feb 24, 2014

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

6336070 EDI: RECOVERYCORP.COM Feb 25 2014 02:08:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
6085793 +E-mail/Text: dallas.bankruptcy@LGBS.com Feb 25 2014 02:25:53 Smith County,
c/o Laurie Spindler Huffman, Linebarger Goggan Blair & Sampson, LLP,
2323 Bryan Street Suite 1600, Dallas, TX 75201-2637
6058190 EDI: CITICORP.COM Feb 25 2014 02:08:00 Texaco, Processing CTR, Des Moines, IA 50359-0001
6058191 EDI: USAA.COM Feb 25 2014 02:08:00 USAA Credit Card Bank, 10750 McDermott Fwy,
San Antonio, TX 78288-1600
6058192 EDI: RMSC.COM Feb 25 2014 02:08:00 Walmart, P.O. Box 530928, Atlanta, GA. 30353-0928
6092861 EDI: ECAST.COM Feb 25 2014 02:08:00 eCAST Settlement Corporation, assignee,
of Citibank (South Dakota), N.A., POB 29262, New York, NY 10087-9262
TOTAL: 36

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
cr* CR Evergreen II, LLC, MS 550, PO Box 91121, Seattle, WA 98111-9221
cr* +East Bay Funding, LLC, c/o Resurgent Capital Services, PO Box 288,
GREENVILLE, SC 29602-0288
cr* +HSBC Bank Nevada, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd, Suite 200,
Tucson, AZ 85712-1083
6117383* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541)
TOTALS: 0, * 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 26, 2014

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 24, 2014 at the address(es) listed below:
NONE.

TOTAL: 0